2012 Annual Report

CONSUMER
PROTECTION BC

CONSUMER PROTECTION BC

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1. Message from the Chair and the CEO

Reflecting on this year, and on behalf of our staff and stakeholders, we are pleased to present Consumer Protection BC's 2012 Annual Report.

2012 was a year for both consolidation and for breaking new ground. To ensure ongoing effectiveness and to seek performance improvements, we maintained focus on our 2012-2014 Business Plan goals and updated our objectives and strategies. Our Goals continue to be:

Goal 1: Improve Consumers' Ability to Make Informed Decisions
Goal 2: Reduce the Incidence of Violations
Goal 3: Build Trust with Stakeholders
Goal 4: Foster a High Performance Organization

Our vision of *confident consumers and trusted businesses in a thriving marketplace* also maintained its relevance and served as a guide to the initiatives and performance measures found in this Annual Report. Also included in this Annual Report is a financial overview of our organization, while our detailed and audited 2012 financial statements are published separately and available on our website at www.consumerprotectionbc.ca.

During 2012, we made great progress on a core objective to reduce the incidence of serious violations amongst our licensed industries. This allowed us to direct more compliance and enforcement resources to exactly where the more serious consumer protection issues existed. Likewise, our efforts to first establish voluntary compliance in each of our regulated industries was successful – and we achieved this across the entire breadth of British Columbia.

Throughout the year, we highlighted a number of important consumer protection issues using a variety of communication channels and reaching out to new audiences. Focusing on our ability to educate and engage with consumers swiftly, accurately and in desirable formats continued to be a priority for our organization.

We'd like to recognize our stakeholders and staff for their contributions this year to the vision and mission of Consumer Protection BC. In 2012 we strengthened our capacity, continued to carry out our core functions, engaged our stakeholders and offered new self-help tools to create a new level of consumer protection throughout the province. We look forward to achieving more progress on each front in the coming year.

Frank Barr
Chair, Board of Directors

Tayt Winnitoy
Acting President and CEO

2. GOVERNANCE

The Business Practices and Consumer Protection Authority, now known as Consumer Protection BC, was established under the Business Practices and Consumer Protection Authority Act. The Act sets out the purpose of our organization, its structure and its governance.

BOARD OF DIRECTORS

The members of Consumer Protection BC's Board of Directors are the strategic leaders and fiduciary stewards of the organization, setting overall goals and broad policies. The legislation allows for up to nine directors. In 2012, our Board of Directors consisted of the following eight members:

- Frank Barr, Chair
- J.W. Brad Bond, Director
- Dennis A. Cote, Director (Appointed, 2012)
- Philip Hochstein, Director
- Deborah Kim Lovett, Q.C., Director
- Paulette Parry, Director (Appointed, 2012)
- Della Smith, Director (Retired, 2012)
- Julie Winram, Director (Appointed, 2012)

The Board has three standing committees: the Governance and Nominating Committee, the Compensation and Human Resources Committee and the Audit and Finance Committee.

In 2012, the Board held three Board meetings (for a total of seven days), as well as a comprehensive planning session involving the Leadership Team of Consumer Protection BC. The Board members also attended Advisory Group meetings throughout the year. Various Board standing committee meetings were also held.

ADVISORY GROUPS

The Board has established Advisory Groups for select industries regulated by Consumer Protection BC. These Advisory Groups identify consumer- and industry-related issues, provide potential solutions for consideration by Consumer Protection BC and give feedback on issues put forward by Consumer Protection BC. A list of 2012 Advisory Group members is provided in Appendix I.

3. Who We Are

Overview

Consumer Protection BC is responsible for the administration of BC's consumer protection legislation as delegated to us by the provincial government. We oversee BC's general trade practice laws, license specific sectors, as well as regulate a range of business activities, including credit reporting, direct selling and specific types of contracts. We also serve as a point of consumer contact for various issues, including services rendered by Metro Vancouver Taxi Services. Where the concern is not within our mandate, we assist those who connect with us by referring to the most appropriate source for resolution.

In 2012, we were responsible for the licensing of the following businesses and occupations:

- Debt collection agencies, bailiffs and debt poolers
- Funeral service providers, funeral directors, embalmers, cemeteries and crematoria
- Home inspectors
- Payday lenders
- Telemarketers
- Travel agencies, travel wholesalers and accommodation providers
- Video retailers, motion picture distributors and theatres.

The Leadership Team

The President and CEO is responsible for the overall management of our services and programs, and is accountable to the Board of Directors. The CEO holds appointed officers accountable for the day-to-day operations of Consumer Protection BC. In 2012, the Leadership Team consisted of the following:

- Scott McBride, President and Chief Executive Officer
- Tayt Winnitoy, Vice President, Operations and Chief Operating Officer
- Manjit Bains, Vice President, Corporate Relations and Corporate Secretary
- Harold Cull, Executive Director, Corporate Services and Chief Financial Officer (former)

The Leadership Team is strongly supported by staff throughout the organization. Of note, financial reporting to the Leadership Team is now provided by the Manager of Finance and Administration, a position that reports directly to the CEO.

4. Our Vision, Mission and Values

Our Vision

Our vision is: Confident consumers and trusted businesses in a thriving marketplace.

Our Mission

As a highly valued marketplace guardian, we engage, educate, empower and enforce to build confidence and trust.

Our Values

We are:

- Professional, impartial and ethical in all our dealings;
- Accessible and helpful in sharing our knowledge;
- Transparent, accountable and consistent in our approach;
- Collaborative, innovative, proactive and focused on achieving outstanding results;
- Dedicated to learning, teamwork and mutual respect;
- A safe, healthy and harassment-free workplace.

5. 2012

HIGHLIGHTS

The following g items are just a few of our accomplishments for the year, helping further our vision of *confident consumers an nd trusted businesses in a thriving marketplace* and meet our Business Plan goals of improving consumers' at ability to make informed decisions, reducing the incidence of violations and building trust with stakeholders.

- Took . In 2012, Consumer Protection BC:
  large, k a variety of enforcement actions against a number of payday lenders operating in BC, ranging from recor e, corporate, multi-location businesses to smaller independent agencies. We completed the to co nsideration process around the November 2010 decision ordering Cash Store to refund unlawful fees medi onsumers and reached out to consumers through numerous communications channels (including payd dia campaigns which resulted in Canada-wide coverage) to provide updates and advise them of their goal c day lending rights. We also tracked potential refund claimants through an online form and, with the their l of reducing further contraventions, educated payday lenders operating within British Columbia of in the r obligations under the law. This matter is now before the BC Supreme Court pending judicial review – consu he meantime, the court has ordered Cash Store to secure $1,059,828 in a trust fund for potential sumer refunds.
- Respo
  engag onded to the increase in consumer inquiries about debt settlement (2,000% over two years). After to go aging with members of our Debt Collection Advisory Group, we put forward policy recommendations tools, overnment for changes to current debt collection laws in BC. By using a multitude of communications consu s, including email marketing, blog posts, news releases and media interviews, we helped raise it cam sumers' awareness of debt settlement practices in order to help them make informed decisions when me to debt management options.
- Took
  eligib k action against unlicensed travel agencies and educated consumers about travel failures and ensur bility to the Travel Assurance Fund (TAF). This resulted in 11 written enforcement decisions aimed at impor iring businesses providing travel services in BC were appropriately licensed. Recognizing the throu portance of consumer education on this issue, we continued to actively encourage consumers to book paid ough a BC-licensed travel agent or wholesaler and promoted the benefits of the TAF. In 2012, the TAF out more than $187,000 to 119 consumers who were affected by travel failures.
- Respo
  the re onded to feedback from the motion picture industry and the public regarding the requirement for distri eclassification of 'orphaned' films (films that were previously classified and no longer had a this re ibutor). After engaging with key stakeholders and reviewing our internal processes, we eliminated the M requirement which resulted in a streamlined process for the industry. We also worked closely with gover Ministry of Justice on proposed legislative amendments to the *Motion Picture Act* and assisted
- Focus nment in their related formal stakeholder consultation efforts.
  Our w sed efforts on educating consumers and businesses of their fitness contract rights and obligations. work with specific fitness clubs either resulted in their contracts coming into compliance with the

Business Practices and Consumer Protection Act, or we were able to obtain refunds for consumers. Through all our communications channels and via media outreach, we also increased consumers' knowledge of their fitness contract rights.

- Completed compliance reviews of all four designated home inspector associations under Section 3 of the BC Home Inspector Licensing Regulation. We have subsequently also completed initial engagements with each association to review the results of their compliance reviews. Going forward, we will continue to engage with the associations regarding their progress incorporating the compliance review findings into their processes and governance structures. The compliance reviews were undertaken to ensure the associations are still meeting the designation criteria with respect to their education/accreditation standards, complaint handling processes, and governance structures. These reviews also help ensure only qualified professionals are eligible for licensing by Consumer Protection BC.

- Built upon our use of administrative penalties as a progressive enforcement tool, imposing financial sanctions as an alternative to other means (such as license suspensions or cancellations). In the event that a violation occurs under the legislation, Consumer Protection BC has a number of possible enforcement tools to use in a progressive manner. In many cases, these tools are used as a last resort if a business does not voluntarily comply with its obligations under the various Acts and associated Regulations. In 2012, we closed 464 investigative files (81% were closed with the respondent voluntary complying) and issued $14,500 in administrative penalties (compared to $6,200 in 2011).

- Continued to build on our three-year online financial literacy consumer education campaign. This initiative is in response to the statistic that British Columbian consumers have the highest debt load of any province or territory at more than $30,000 per household, and that debt collection questions continued to be the number one consumer issue through our the Inquiry Centre in 2012 (20% of call intake). Through this sustained financial literacy initiative, we are educating consumers about their personal finances (both preventative and reactive) by providing self-help tools, by offering referrals to organizations that can help and by hosting information campaigns with strategic partners and stakeholders. To launch this initiative, we hosted an online awareness campaign in December called "Be Money Smart this Holiday Season." The goal of this campaign was to help consumers make informed choices around their holiday spending. More than 3,500 consumers participated by sharing useful money-saving tips with other consumers on our Facebook page.

- Developed and continued a pilot of a new Online Dispute Resolution platform. Consumers and businesses now have a cost-effective and easy self-help online tool to resolve their disputes. With the help of this program, all parties have the opportunity to seek a collaborative resolution, thus avoiding lengthy court processes.

- Worked with our provincial regulatory partners to offer our expertise, insights and share feedback we've received from consumers on several issues with the aim of strengthening consumer protection law and enforcement. Areas where we provided insights and views included a consumer code for telecommunication services, all-in pricing for airline services, a potential for a shared multijurisdictional Travel Assurance Fund program and payday lending enforcement.

- Improved consumers' ability to make informed decisions and furthered awareness of our products and services by responding to the 12,346 consumer calls and emails we received through the Inquiry Centre (with the top licensed industry call types being debt collection, payday lending and travel); by engaging with the 15,266 fans and followers on our Facebook and Twitter accounts; by responding to marketplace issues by drafting weekly blog posts (seen by an estimated 16,769 consumers); and by giving interviews to media on a wide range of consumer issues throughout the year. In 2012, we had a 133% increase in media interviews and 182 individual news stories mentioned Consumer Protection BC.

- Developed a new voluntary, membership-based business excellence program called 5 Shield, designed to strengthen consumer protection in British Columbia. This program is offered to businesses who wish to elevate their customer service and consumer protection standards and incorporates a number of valuable elements, including "trust" and "satisfaction" ratings, access to consumer dispute resolution tools, customer surveying tools and more. These program benefits combine to strengthen a business's focus on particular aspects of its product and service offering and, consequently, the promotion of this commitment to excellence helps consumers make informed decisions. 5 Shield supports industry self-regulation while balancing the interests of consumers. This program will continue to represent a strategic broadening of our consumer services reach. Learn more about this new program at www.5Shield.com

6. Performance Goals

In our 2012-2014 Business Plan, Consumer Protection BC identified four goals. Each goal included specific objectives, and identified a number of strategies to achieve those objectives. In this section, we report on our progress in achieving these goals.

Goal 1: Improve consumers' ability to make informed decisions

We continued with our priority of providing timely information to consumers to equip them with the knowledge needed to effectively deal with marketplace issues in their daily lives. We realized that expanded exposure and improved, easily-accessible consumer protection information were key areas to address. Our objectives and strategies, outlined below, highlight the areas in which we focused our efforts.

Objective 1: Increase awareness of our products and services

Market Consumer Protection BC services in a cost-effective manner using digital media and other technology.

To supplement our traditional communications tools, such as media releases and events, we leveraged a variety of digital platforms to market our services and educate the public on a broad spectrum of consumer protection topics, such as payday lending, debt collection, credit issues and contracts. Our digital communications tools included videos, online advertising, contesting, surveying, Facebook, Twitter and our corporate blog.

Our social media platforms continued to grow in numbers and in the level of engagement. By the end of 2012, we saw a 102% increase of Facebook fans (13,488 total), a 104% increase of Twitter followers (1,778 total) and a 139% increase in blog page views (16,769 total) over the previous year. Traffic to our website also increased, with 1,121,402 total page views in 2012 (versus 1,083,333 in 2011).

Leverage our licensees and partners' capability to increase our profile.

Our partner initiatives included participating in the national Fraud Prevention Month and Crime Prevention Week with the Ministry of Justice; participating in the Right to Know Week with the Office of the Information and Privacy Commissioner of BC; and supporting BC's Top 10 Scams brochure and accompanying press conference with the Better Business Bureau of the Lower Mainland. These partnerships not only resulted in significant media exposure, but also strengthened our relationship with these organizations and increased their understanding of our services.

We used a variety of stakeholder engagement activities, including e-newsletters, meetings and presentations, to share information (or partner on sharing information) to both businesses and consumers. We also launched an online travel industry ad campaign, promoting the protections of the Travel Assurance Fund and encouraging consumers to book with a BC-licensed travel agent.

In addition, we began work on a corporate email marketing initiative to provide timely consumer alerts and industry information bulletins in a more effective and strategic way and to a wider audience. This includes ongoing efforts to build our consumer email database.

Increase consumer awareness about their rights and responsibilities related to debt issues and financial literacy.

In 2012 we focused on educating consumers about debt and finance issues, building on our three-year financial literacy consumer education campaign. We received significant media attention around payday lending, which presented the opportunity to inform consumers about their rights when it comes to this industry. In 2012, we achieved 91 individual stories on Cash Store Financial Inc (exactly half of the 182 total media stories from 2012), issued seven news releases and conducted 45 interviews with media on payday lending-related matters.

We also launched an online awareness campaign in December with the theme of "Be Money Smart this Holiday Season" to help consumers make informed choices about their holiday spending. The campaign included a spending habits poll which was completed by more than 1,150 British Columbians and 3,500 consumers shared their money-saving tips on our Facebook page. The results of these activities were used to obtain several media stories on the topic of financial literacy.

We also delivered a number of presentations to attendees at the Victoria Small Change Personal Finance Expo and added new content to our website for consumers requiring additional information and assistance with a variety of financial issues.

Objective 2: Improve access to consumer education services

Target outreach to vulnerable consumers and with greater reliance on senior/immigrant agencies.

We continued to focus on reaching vulnerable consumer groups by contributing monthly submissions to the "Focus on Seniors" feature insert of the Victoria *Times Colonist* newspaper and providing training to outreach workers at the Inter-Cultural Association of Greater Victoria. As part of our engagement program, we also presented at the Annual General Meeting of the Canadian Association of Retired Persons.

Develop and focus consumer education content to respond to emerging marketplace issues and media opportunities.

In using all of the communications tools at our disposal, we were able to respond quickly and strategically to many issues that came up in the media this year which impacted a variety of consumers. Reaching consumers quickly through different communications methods and directing them back to both our Inquiry Centre and our online content were big steps forward in providing cost-effective consumer protection services. Additionally, in our role as service provider for the Stewardship Agencies of BC, we

worked collaboratively to develop consumer education materials and a website about eco fees in BC, and provided consumer Inquiry Centre support. We also continued to offer call centre support to the Ministry of Transportation with regard to inquiries about Metro Vancouver Taxi Services.

Objective 3: Strengthen our ability to assist consumers in managing marketplace issues

Respond to recurring consumer issues by development of self-help tools and templates for use by staff and the public.

A number of self-help tools were developed or improved upon to help consumers and businesses alike. These tools included an online complaint form specific to issues regarding repairs to car rental vehicles, tips on what to do if travel services are cancelled due to inclement weather, a more specific definition of bailiff activities and what to look for when considering debt repayment options. We engaged our Advisory Groups on a number of these issues so that we were better informed and able to construct these self-help tools and guidance.

Several internal templates were created to use when responding to consumers in order to ensure that our Inquiry Centre is providing timely, accurate and consistent information. These included templates that addressed such consumer topics as debt collection, the Travel Assurance Fund and how to complete a written complaint form.

Work effectively with partners who have recognized expertise and an ability to provide timely resolution information to consumer issues.

Our Advisory Groups and new Payday Lending Liaison Group possess the expertise within their respective industries to provide information about their sectors and the challenges consumers and businesses face. They provided timely advice and recommendations on key issues. For example, in response to an increase in consumer inquiries about debt settlement companies, we engaged and consulted with members of our Debt Collection Advisory Group to help us identify and work through issues relating to potentially harmful business practices within this sector. We subsequently forwarded a set of policy recommendations to government proposing improvements to current debt collection laws in BC.

The yearly review of our online self-help Consumer Assistance Directory ("How Can We Help?") was completed and our resource listings were updated where necessary. This review ensured consumers were being directed to the proper referral organizations, improving customer service.

Consultations with the Better Business Bureau and the Office of the Ombudsperson took place to ensure the appropriateness of referrals and accurate expectations of service for consumers. We also engaged with the Motion Picture Association, theatres and distributors concerning the matter of showing previously classified films that no longer have a licensed distributor/owner. After facilitating consultations and reviewing our internal processes, we eliminated this requirement which resulted in a streamlined process for the industry.

Pilot and implement alternative dispute resolution (ADR) options that meet consumers' and businesses' needs.

In 2011, we continued the pilot of our Online Dispute Resolution program (ODR). This program provides consumers with a cost-effective option to help resolve the complaints they may have with a business. In 2012, we continued to pilot the ODR program and highlight its benefits to both consumers and businesses through a variety of tools, including promotional videos, written correspondence to businesses, submissions to various Chamber of Commerce newsletters and online advertising geared towards consumers. During the implementation phase, a number of consumers accessed the program to resolve their dispute without having to use a more costly and lengthy process, such as the court system.

The following performance measure was tracked to gauge our progress on the objectives and strategies identified in Goal 1. Actual data for 2011 and 2012 are shown below for comparison. It should be noted that in 2012 we began measuring consumer awareness results based on net unaided awareness, rather than partially aided awareness, meaning that numbers are not comparable. In future years, we will continue to measure on net unaided awareness.

Performance Measure	2011[1] (aided)	2012[2] (unaided)
% of consumers access / awareness of our services:	18%	8%

Goal 2: Reduce the incidence of violations

We recognize that the vast majority of businesses provide valuable goods and services and actively support consumer protection by voluntary complying with BC's consumer protection laws. Voluntary compliance through increased education and easily accessible information remained our priority in 2012, supported by progressive discipline where businesses engaged in a pattern of non-compliance. In 2012, we closed 464 investigative files – 81% of these were closed with the respondent voluntarily complying.

In regards to our inspections efforts, in 2012 we targeted our resources on business sectors that were in the greatest need of oversight by identifying and acting on high-risk behaviours in our key sectors. Our compliance inspection results showed that a greater proportion of our resources were being effectively directed at

1 In 2011, Consumer Protection BC's survey methodology changed from telephone surveys to online surveys. This result was based on partially aided awareness.

2 In 2012, we began measuring our consumer awareness results based on net unaided awareness rather than partially aided awareness, which accounts for the decrease.

problematic industry practices and specific businesses. Having deployed this new strategy, we were encouraged by the increased consumer protection outcomes of this new risk-management model.

The objectives we established for this goal, and the strategies we employed to achieve our objectives, are shown below.

Objective 1: Educate businesses to foster a climate of voluntary compliance

Build awareness of obligations through timely feedback and targeted education materials.

In 2012 we published industry-specific fact sheets for our Advisory Groups and stakeholders. We commenced work leading up to potential changes to the *Motion Picture Act* and to changes in our inspections-results publishing process. Both will be delivered in 2013.

We also attended and presented at various AGMS and tradeshows, including the Motion Picture Association Annual General Meeting where we continued to educate our industry stakeholders about the laws we are responsible for. The development of a poster highlighting key payday lending information was distributed to MLA offices throughout BC.

A central component of our compliance and enforcement activities is to first attain voluntary compliance which is often gained through education provided during our inspection visits. This approach resulted in the vast majority of businesses coming into compliance.

Educate businesses and their employees with new education programs and certification services.

We engaged with the four home inspector associations and provided each with audit reports and recommendations for improvements to processes and standards.

The majority of the education programs for this strategy focus on 2013; however, we did complete a review and refresh of the debt collector jurisprudence exam to help ensure new and renewing collectors are aware of collection practice rules in BC. The remaining programs, largely focused on the debt and credit sectors, are being reviewed for 2013.

Promote business practice excellence.

We implemented our new 5 Shield program which is available to business sectors that may not fall under our current licensing responsibilities and have a desire to provide a high standard of customer service and consumer protection.

Several new components of this program were launched in 2012, including online registration for members, the implementation of customer satisfaction surveys, member business self-declarations and

the promotion of "satisfaction" and "trust" ratings. We focused on our activities on rolling out these components to the spa (members can be viewed at 5Shieldspa.com).

Objective 2: Focus on high impact violations of consumer protection law

Streamline administrative processes to focus resources on the risk of violation.

We identified the need to reassess our case intake processes to provide a higher level of service to our stakeholders. As a result, our inquiry and enforcement teams revised our consumer complaint process in order to improve efficiencies.

After consultation with industry, our licensing and audit teams published new guidelines for payday lender data reporting.

Identify and inspect high-risk violators based on patterns of non-compliant activity.

Our inspections' results demonstrate that we were able to accurately identify and focus our compliance and enforcement activity on high-risk businesses. As seen in the corresponding performance measure for this goal, 66% of our inspections resulted in high-risk activities being detected and rectified.

While we continue to conduct inspections across all licensed sectors, unlicensed travel agencies represented our primary focus in 2012. Other areas that presented a high level of risk upon assessment were funeral services, payday lenders and motion picture retailers.

Focus our enforcement resources on high impact violations in critical risk areas.

Our enforcement team closed 464 investigative files in 2012. 81% of these were closed with the responding company voluntarily complying. In 73 cases we took enforcement action to address the violations detected through our investigative work. The focus of our enforcement work in 2012 was payday lending. The majority of our actions were compliance orders and administrative penalties for repeated violations of BC's payday lending rules.

In addition to debt, credit and financial services, we also focused our investigations on fitness club complaints and violations. In 2012, we investigated and took action against two fitness clubs that were not using contracts that complied with the Business Practices and Consumer Protection Act.

The following performance measure was tracked to gauge our progress on the objectives and strategies identified in Goal 2. Actual data for 2011 and 2012 are shown below for comparison. This measure relates to the efficiency of our process in addressing high-risk violators.

Performance Measure	2011	2012
% of targeted inspections that do not result in high impact violations detected and rectified	49%	34%

GOAL 3: BUILD TRUST WITH STAKEHOLDERS

This year we continued to engage our stakeholders to better understand the challenges faced by consumers and businesses in the marketplace. Our conversations with stakeholders included a variety of service partners that have similar interests in acknowledging and supporting fair business practices and consumer protection initiatives. Below are the objectives we established for this goal, and the strategies we used to achieve our objectives.

OBJECTIVE 1: STRENGTHEN STRATEGIC STEWARDSHIP OF CONSUMER PROTECTION LAW

Work with business and government to focus on commonly identified issues relating to existing consumer protection law.

Our ongoing work with Advisory Groups and our Liaison Groups specifically targeted issues related to consumer protection laws and as a result of feedback and insights from these groups, we have put forward recommendations to government for legislative and regulatory changes. We have also drawn from these relationships in order to advance or clarify our related policy interpretations of regulation, as we did separately with the travel, payday lending and motion picture industries.

A Policy Subcommittee was created to improve our responsiveness to emerging issues identified by our stakeholders and allow us to solicit and analyze stakeholder feedback in a more timely and strategic way. This Subcommittee enhances our ability to identify, examine and prioritize the consumer protection and regulatory issues we bring forward to government.

Identify and respond to emerging marketplace issues by developing collaborative solutions with our stakeholders.

We proactively responded to an increase in consumer inquiries about debt settlement companies by engaging with members of our Debt Collection Industry Advisory Group to help identify potentially harmful business practices within this sector. We subsequently forwarded a set of policy recommendations to government for improvements to current debt collection laws in BC.

We continued to engage with our Cremation, Interment and Funeral Services Advisory Group (CIFSAG) to identify and enhance our understanding of emerging sector issues, such as leased interment rights, pre-need contracts and green burials. Research was undertaken in 2012 related to the issue of apprenticeship supervision and licensing.

We continued to engage with the four designated home inspector associations on their progress incorporating our compliance review findings into their processes and governance structures. We also continued to work with the associations to assist them in developing common minimum standards of practices and are supportive of efforts to identify areas for potential improvement to the Province's home inspector regulation.

The Travel Industry Advisory Groups (TIAG) provided feedback on the financial reporting requirements for licensees as well as the working capital requirements. In response to a request by the group, we have provided further clarity on the definition of a travel agent and the associated licensing requirements.

The establishment of a Payday Lending Liaison Group has started to provide insights into marketplace issues in this sector. The group, which includes both industry and consumer representatives, will allow us to more effectively identify emerging issues within this sector going forward.

We continued to field inquiries from consumers and provide information to the media regarding payday lending and various regulatory decisions, clarified issues for the public and ensured this information was made available to a wide audience of consumers.

We developed a quarterly report for each of the four Advisory Group sectors and provided this data to Advisory Group members. This report offers comparative year-on-year data of our core responsibilities.

Objective 2: Enhance cooperative relationships with stakeholders

Engage strategically with governments, organizations and associations to understand consumer protection priorities, address gaps, and respond with required services.

We continued our dialogue with various levels of provincial and local government, as well as with organizations that share our goal of enhancing consumer protection in BC. We conducted 54 stakeholder engagement meetings and consultations, an increase over the previous year.

Our developed 5 Shield program received considerable interest from a variety of associations and industries, such as the personal services sector, that are interested in elevating levels of customer service and improving consumer relationships.

We also worked with interprovincial groups to put forward policy and strategy ideas for such things as: a consumer code for telecommunication services, all-in pricing for airline services, a program for shared travel assurance funds and payday lending enforcement.

Engage consumers and business stakeholders to better understand issues, determine impacts and opportunities, and plan responses.

We solicited input from our various stakeholder groups using a variety of communications tools. These stakeholder groups included our four industry Advisory Groups representing the Cremation, Interment

and Funeral, Debt Collection, Telemarketing and Travel industries; we also engaged with the Home Inspection, Motion Picture and Payday Loans industries through various Liaison Groups and meetings. Further engagement activities were undertaken with a wide variety of associations and government entities. This collective input included research and information exchange, consultation responses, recommendations for policy and legislative change and partnership opportunities.

The depth and breadth of connection with our stakeholders informed our policy development process, helped to identify our future resource requirements and to set strategy and provided information that was used in our media outreach activities. In return, industries received information about their sector in terms of inquiries, complaints, media focus, compliance and enforcement activity and licensing as well as how other jurisdictions are taking action.

We also conducted three consumer polls (which garnered more than 3,000 collective responses) to hear their experiences with car repairs, cell phone contracts and holiday spending. To facilitate a strong response, we gave presentations, shared media releases and distributed communications materials about these efforts.

The following performance measure is new for 2012; hence, the measure below is the baseline measure against which future progress will be compared.

Performance Measure	2012 (baseline)
% of stakeholders satisfied with engagement	86%[3]

[3] This measure is based on 22 completed surveys from Advisory Group members.

GOAL 4: FOSTER A HIGH PERFORMANCE ORGANIZATION

To meet our goal of providing outstanding service to consumers, we understood that our organization needed to focus on outstanding service, supporting our employees and ensuring that we had the proper tools to make progress toward our Vision. The objectives and strategies discussed below put us on the right path.

OBJECTIVE 1: DELIVER SERVICES & PRODUCTS THAT RESULT IN AN OUTSTANDING CUSTOMER EXPERIENCE

Increase the efficiency of our processes to improve our stakeholders' experience.

We completed an internal process and systems review in 2012. This project identified a number of short- and long-term activities to create efficiencies – especially in our licensing, inquiry and compliance teams. Many of the recommendations, including fully automated online renewals for all licensed sectors, are scheduled for action in 2013.

We increased the number of services and information available on our website, including the submission of payday lending data for licensees, payment options for our film classification services and improved film searching abilities on our website for consumers. In late 2011, we installed a digital projector in our film classification office. In 2012 the positive response from licensees has been gratifying, as the projector streamlines the film submission and review process considerably.

Increase the effectiveness of our services to provide superior customer service.

A variety of changes were made to our information materials to improve the customer experience, including new consumer tips and online content and resources. Inquiry Staff completed a customer service training course regarding email communications to improve customer satisfaction. We also focused on consistent and regular communications with all of our stakeholders. We have a variety of initiatives that are ongoing and which will continue into 2013, including plans for our website review and improvements to internal and external communications.

Advance our information technology infrastructure to meet the current and future needs of our organization.

In the last quarter of 2012 we completed a strategic assessment of our organization's future information technology needs. This review complemented our existing plans to refresh all our core networks and operating systems early in 2013. We will implement many of the assessment's recommendations in 2013, including plans for video conferencing capability, new collaboration tools, mobile computing tools for inspections and business intelligence software that will help us share more information with more audiences.

Ensure the business continuity risks are managed with documented and tested plans and programs.

In 2012 we reviewed and updated our IT Disaster Recovery Plan. A key element of that plan will be to shift our data backup and recovery strategy to coincide with our information technology refresh in 2013. Replicating our server environment in two offices will ensure we can respond quickly to outages and recover any lost information quickly. Similarly, our Business Continuity Plan intersects with our disaster recovery initiative and will also be refreshed in 2013.

Objective 2: Focus on the best opportunities to improve employee engagement

Build a well-trained and resourced staff complement with a focus on customer service.

Project management training was provided to various staff to ensure that we are well-prepared for next year's projects.

Presentations about administrative law and the history of funeral legislation and regulation were delivered to staff.

Performance management training has been developed for applicable staff who will receive this training in 2013. Presently, we are assessing how best to retain and increase our organization's internal knowledge base.

Strengthen the employee performance management process.

We conducted a review to assess our employee performance management processes. The results and recommendations of the staff consultation will lead to the development and implementation of a program in 2013.

Address other human resource priorities through the ongoing engagement survey process.

The annual Employee Engagement Survey was administered by BC Stats. The results have been shared and our next steps are being planned.

There continues to be a positive level of involvement with our employee recognition program.

A Corporate Social Responsibility/Employee-Supported Volunteer Program was also launched this year. Through this program, our staff, combined with corporate matching, raised more than $5,000 for local charities.

Finally, our Human Resources department was strengthened this year with the hiring of a Manager of Human Resources.

OBJECTIVE 3: MANAGE OUR RESOURCES SUSTAINABLY FOR FLEXIBILITY AND GROWTH

Create a standardized approach to assessing the impacts of business development opportunities.

In conjunction with preparing our 2013 Budget, a review of our Flexible Funding Model was undertaken this year. We will continue to monitor our approach to funding ensuring an appropriate balance between costs and revenues at a number of levels.

Expand our understanding of regulated industry economic drivers to anticipate impacts on our organization and consumers.

Plans for an economic analysis have been deferred to 2013 to coincide with the Motion Picture analysis which was originally scheduled for 2013.

We developed a revamped stakeholder engagement strategy that targets ways to reach a wider set of stakeholders. This will be rolled out in 2013.

The following performance measures were tracked to gauge our progress on the objectives and strategies identified in Goal 4. The numbers indicate that consumer satisfaction is high when Consumer Protection BC is able to provide respondents with the information needed (89%) and lower in circumstances when respondents are referred to other organizations for assistance (51%). Actual data for 2011 and 2012 are shown below for comparison.

Performance Measures	2011[4]	2012
% of customers satisfied with our services [5]	61%	63%[6]
% of customers satisfied with our services when we:		
• Provided respondent with the information needed	68%	89%
• Referred respondent to another organization	48%	51%
% of businesses satisfied/very satisfied with the overall quality of our services (licensing and classification).	74%[7]	74%[8]
% of businesses satisfied/very satisfied with the fairness of our processes.	n/a[9]	56%[10]
Overall Employment Engagement Score – scale 100	63	63

[4] In 2011, Consumer Protection BC's survey methodology changed from telephone surveys to online surveys.

[5] For 2012, the measure includes respondents where Consumer Protection BC provided the respondent with the information that was needed (satisfaction 89%), plus respondents whose issues were referred to other organizations (satisfaction 51%). Total # of respondents who responded to survey question "Please rate your overall level of satisfaction with Consumer Protection BC's services" = 522; # of respondents where Consumer Protection BC provided the respondent with the information needed = 173; # of respondents referred = 217. The remaining 132 respondents did not provide information.

[6] Based on a total of 443 completed surveys.

[7] Based on 80 responses to the licensing and classification customer satisfaction surveys conducted between July and November 2011.

[8] This percentage is based on a limited data set. There have only been 6 responses relating to film classification which resulted in a skewing of the YTD percentage. As a result, the film classification responses have been removed and the 74% relates to quality of licensing services and is based on 25 surveys YTD.

[9] Due to the shift in survey methodology, there was not sufficient response to the survey involving administrative actions to report on this measure in 2011.

[10] Based on 25 survey responses.

7. Overview of our Organization

Consumer Outreach

This year our consumer outreach initiatives were sustained through our partnerships, the media, our Inquiry Centre and our online efforts. Our call centre continued to receive inquiries about Metro Vancouver Taxi Services and BC's eco-fees program in addition to providing our core consumer education services.

The top consumer inquiries for 2012 included rights and responsibilities when dealing with debt collection activities (2,538 inquiries), payday lending issues (974 inquiries) and travel issues (766 inquiries). Topics of interest to consumers also included retail (1,158 inquiries), auto (861 inquiries) and telecommunications (392 inquiries).

A variety of additional marketplace issues affected consumers in 2012, including rental car charges, gym closures, incorrect fees on beverage containers, parking ticket disputes, interruption of travel due to extreme weather and confusion around debt repayment options. Educational material and self-help tools were created to help consumers navigate these issues, including topic specific complaint forms, consumer tips and videos. This information was shared through phone calls, submissions to community newsletters, correspondence to MLA offices, emails directly to consumers and through engagement with businesses.

To get our messages and information out to as wide of an audience as possible, we carefully targeted our media efforts and, as a result, we were successful in obtaining 182 news stories which either mentioned our organization or shared our information with the public. In addition to circulating press releases about issues of public concern to provincial and national media, we focused on community newspapers, and coverage of our issues was distributed throughout BC in smaller community news outlets (54 total stories mentioning Consumer Protection BC were included in these smaller papers). Of particular note is the 133% increase in media interviews over 2011.

Statistics for our consumer outreach activities are provided below. While the number of phone calls and emails has decreased, our website and social media platforms have seen an increase in viewership and engagement. We have also made efforts to streamline our internal Inquiry Centre processes and continue to answer the majority of our calls live which increases the chances of connecting with a consumer right away.

Consumer Outreach Statistics	2010	2011	2012
Total Number of Inquiries:	14,297	13,720	12,346
Number of Inquiries about Licensees:			
Debt Collection	2,919	2,914	2,538
Travel Industry	1,199	1,115	766
Cremation, Interment and Funeral Services	571	481	377
Telemarketing	178	188	204
Payday Loans	354	424	974
Home Inspectors	203	199	120
Film Classification	187	207	128
Inquiries about Non-Licensed Issues:			
Retail	1,547	1,568	1,158
Auto	786	623	861
Telecommunications	432	466	392
Fitness Contracts	251	220	337
Credit Financing	594	511	311
Contractors	341	370	281
Response Time to Inquiries:			
Calls Answered Within 2 Hours	98%	98%	98%
Calls Answered Live	95%	94%	94%
Media Relations:			
Media Contacts	92	104	162
Interviews	27	36	84
News Stories	n/a	46	182

Licensing and Regulatory Operations

This year we increased our service offerings to our licensees, rolling out a new web-based option for submitting payday lending aggregated loan data and automating our financial transaction system to produce receipts more efficiently. Audit reviews were conducted for various industries, including travel agents, wholesalers and accommodation providers, and financial reviews were completed for the debt collection and payday lending industries.

As well, through our regulation of the debt industry, we became aware of an emerging consumer protection issue regarding debt settlement services. Following our research into debt settlement sector business practices and the risk posed to consumers, we engaged with government to assist them in identifying problematic business practices.

Some statistics about our licensing, compliance and enforcement activities for the last three years is presented below.

Licensing, Compliance and Enforcement Statistics	2010	2011	2012
Number of Licenses Issued:			
Debt Collection	6,166	5,346	5,424
Cremation, Interment & Funeral Services	616	627	634
Motion Picture and Video Retailers, Distributors and Theatres	2,147	2,249	2,407
Telemarketing	60	71	66
Travel Agents and Travel Wholesalers	967	1,030	1,115
Home Inspectors	442	517	542
Payday Lenders	330	319	280
Total Licenses Issued:	10,728	10,159	10,468
Compliance Inspections:			
Debt Collection	0	10	13
Cremation, Interment & Funeral Services	30	73	55
Motion Picture and Video Retailers, Distributors and Theatres	149	285	142
Telemarketing	0	1	4
Travel Agents and Travel Wholesalers	12	50	173
Home Inspectors	0	5	2
Payday Lenders	42	83	64
Total Compliance Inspections:	233	507	453
Enforcement Files Concluded:			
Debt Collection	97	85	46
Cremation, Interment & Funeral Services	54	22	36
Motion Picture and Video Retailers, Distributors and Theatres	173	313	129
Telemarketing	8	17	7
Travel Agents and Travel Wholesalers	192	114	145
Home Inspectors	49	18	25
Payday Lenders	166	33	29
Non-regulated	78	88	47
Total Enforcement Files Concluded:	817	690	464
Assets, Recoveries and Restitution:			
Assets Frozen Under Order	$0	$705,000[11]	$0
Costs Recovered	$0	$0	$21,830
Voluntary Restitution	$11,547	$39,418	$17,191
Ordered Restitution	$0	$0	$0

[11] This figure is an approximate amount. In addition, Consumer Protection BC has filed a notice with the Land Title and Survey Authority against land valued at approximately $2 million.

Motion Picture Classification

In response to changing technology, in 2012 a new digital projector was installed to better serve the needs of film distributors. This new technology greatly decreased our processing time for classifying films and streamlined the film submission process in 2012. The change to new adult film decals addressed issues with product consistency and consequently streamlined the issuance process.

We continued to increase and improve the information provided to the public and our licensees. Our web-based classification summaries were enhanced to provide more detailed information to consumers and parents about our film classification decisions. We made improvements to a variety of forms, our film classification website was reorganized and a new section was added to address commonly asked questions. In addition, significant updates were made to various publications, including the Theatre Manager's Guide.

Finally, as part of our reporting agreement with the BC provincial government, we published the 2011 MPA report.

Some statistics are presented below.

Motion Picture Classification Statistics	2010	2011	2012
General Release Exhibition Trailers & Motion Pictures Viewed	1,176	1,599	1,565
General Release Exhibition Trailers & Motion Pictures Additional Approvals	23,273	38,237	32,867
Adult Retail and Adult Exhibition Reviewed	638	366	210
Adult Video Decals	84,773	71,663	64,316

Stakeholder Engagement

This year we continued to actively consult with a variety of stakeholder groups, including our industry Advisory Groups, industry-specific Liaison Groups and organizations with an interest in furthering consumer protection, education and sound business practices. Meetings with industry Advisory Groups occurred throughout the year, as well as with a number of other organizations including:

- Applied Science Technologists and Technicians of BC
- Association of Canadian Travel Agencies
- Association of Community Reform Now Canada
- Association of Professional Electrologists of British Columbia
- British Columbia Funeral Association
- Canadian Association of Home and Property Inspectors CAHPI
- Canadian Association of Retired Persons
- Canadian National Association of Certified Home Inspectors
- Canadian Payday Loan Association
- Canadian Transport Agency
- Canadian Wireless Telecommunications Association
- Credit Counselling Society
- E-SPABC
- Joint Canadian Tanning Association
- Ministry of Environment
- Ministry of Health
- Motion Picture Association
- National Home Inspector Certification Council
- Senior's Secretariat

This year we successfully completed a recruitment process for our industry Advisory Groups, soliciting interest from our licensee base and from consumer advocacy groups. We received a strong response to our recruitment drive and look forward to working with our Advisory Groups on industry-related issues and consumer protection and education initiatives. To enhance and clarify our work with our Advisory Groups, various templates and reference documents were updated. A full list of our 2012 Advisory Group members is found in Appendix 1.

The Board supported an updated Stakeholder Engagement Plan and its recommendations will be carried out in 2013. These include measures to become more inclusive with our wider stakeholder group, to ensure that we attain a high level of awareness and that we distribute information more widely. Revisions to our methods of engagement will provide improved timeliness, greater reach and better flexibility in terms of resource allocation.

	2010	2011	2012
Number of Industry Advisory Group Meetings:[12]			
Cremation, Interment and Funeral Services	2	2	2
Debt Collection	2	3	1
Telemarketing	2	1	0
Travel	1	2	2
Consumer Representatives[13]	0	1	0
Total	7	9	5
Number of Consultations / Partnership Meetings with Stakeholders:			
Motion Picture Act: Industry Meetings	2	3	3
Payday Lenders: Liaison Group	6	2	2
Home inspectors: Industry Meetings	9	4	6
Other	47	34	49
Total	64	43	54

[12] This table does not reflect Advisory Sub-group meetings which totaled 4.

[13] Consultations with consumer representatives began in 2011.

8. The Travel Assurance Fund

The Travel Assurance Fund (TAF) is a possible source of compensation for consumers who do not receive the travel services that they purchased, and who are unable to obtain compensation through their travel insurance, their credit card company or another source. Payments and expenses from the fund include total claims paid out and recovery of administrative costs for maintaining the fund. The following information is provided in accordance with Section 23 of the Travel Industry Regulation.

TAF Statement

Opening balance Jan 1, 2012	$5,069,271
Fund income	262,116
Payments and expenses from the TAF	323,606
Closing balance December 31, 2012	5,007,781
Changes to the capital	0
Assets and liabilities as of December 31, 2012	5,007,781

TAF Claims

Claims carried forward from 2011		28
Claims received in 2012		90
Reconsiderations received		0
Claims denied/closed		14
20(a)(i) - Reimbursed by Travel Agent	0	
20(a)(ii)(A) - Obtained compensation from credit card issuer	1	
20(a)(ii)(B) - Obtained compensation from insurer	0	
20(a)(ii)(C) - Obtained compensation from other	0	
Does not meet 18(1)(a)	3	
Does not meet 18(1)(b)	0	
Does not meet 18(1)(c)	0	
Does not meet 19 - Limitation period for filing claims	7	
Claims closed due to insufficient information	3	
Claims approved		40
Claims carried forward to 2013		64
Total number of consumers impacted by approved claims		119
Amount paid out for approved claims		$187,338.95

9. Financial Review

Our financial review is based on the results of operations for the year ending December 31, 2012. It is intended to help the reader understand the financial changes in our operations over the past year and it should be read in conjunction with the December 31, 2012 audited financial statements and the accompanying notes. The Authority ended the 2012 fiscal year with a surplus of $216,000 which was approximately $151,000 more than anticipated at the beginning of the year.

Revenues and Expenses

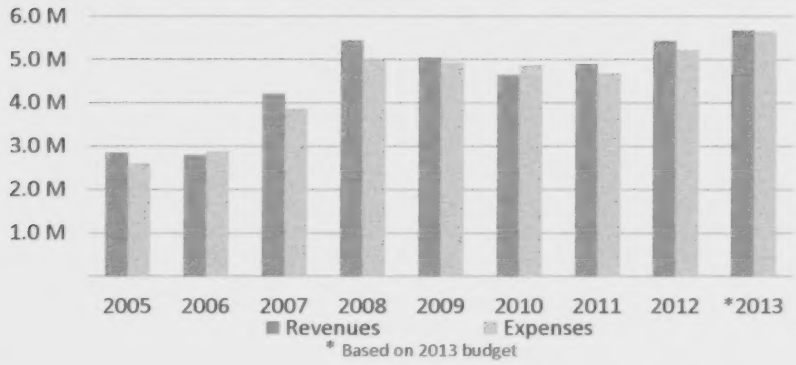
Total revenues in 2012 were $5.44 million compared to $4.89 million in 2011. The increase in revenues primarily reflects the effect of fee increases announced for 2012.

Expenses were $5.22 million in 2012 compared to $4.68 million in 2011, an increase of $541,000. This increase is due primarily to initiatives implemented as part of the Authority's business and operational plan to expand the capacity of our workforce, develop opportunities to control the cost of general consumer protection and complete the preliminary assessment on the state of our information technology. Additionally, the Authority incurred greater legal costs in 2012 stemming from our enforcement work, especially related to appeals, both internal and judicial, of our enforcement actions.

Change in Net Assets

The excess of revenues over expenses of $216,000 increased the net asset balance to $3.0 million at December 31, 2012. Net assets are used to create a reserve for future capital and operating expenditures. Consumer Protection BC has met its goal of maintaining a three to four month operating reserve which will enable us to continue to provide consumer protection services during any unforeseen event. To view a complete version of our audited financial statements, please visit the Publications section of our corporate website.

Revenues and Expenses by Fiscal Year



APPENDIX I: INDUSTRY ADVISORY GROUP MEMBERS

Consumer Protection BC's services are shaped and strengthened with the participation of its stakeholders. In 2012, following the February retirement of Tom Aquiline, our long-time Director of Industry Relations, Chris Smithers assumed this role and became the Chair of each Advisory Group. We underwent a recruitment process in 2012 which saw a change in the Advisory Group representatives. We would like to thank all of the Advisory Group members for their contributions in 2012.

CEMETERY, INTERMENT AND FUNERAL SERVICES ADVISORY GROUP MEMBERS

January 1 - October 31, 2012 members:

- Blair Wallin, Director, Cemetery & Crematorium Association of BC
- Debbie Sproule, President, Cemetery & Cremation Association of BC
- Gary Carmichael, VP Government & Corporate Affairs, Arbor Memorial Services Inc.
- John Chasca, President, Society of Independent Funeral Directors
- Kay Johnson RN MA, Board Member, BC Hospice and Palliative Care Association
- Nicole Renwick, Executive Director, Memorial Society of BC
- Ray Hanson, President & General Manager, Hanson's Arbor Funeral Chapel & Crematorium
- Sheila Charneski, Past President BBB (Mainland)
- Stephen Olson, Executive Director, Board of Cemetery Trustees, Victoria
- Chris Benesch, Government Relations Chair Funeral Services Association of BC
- Chris Dorrington, Executive Director, Campbell River Hospice Society

Members as of November 1, 2012:

- Chris Benesch, Owner, Earth's Option Cremation and Burial Services
- Sheila Charneski, Past President, BBB (Mainland)
- Jayson Gordon, Market Director, Service Corporation International (SCI)
- Ray Hanson, President and GM, Hansons' Arbor Funeral Chapels & Crematorium
- Dr. Marylene Kyriazis, Regional Director, VCH (BC Hospice Palliative Care Association)
- Aaron Morrison, Manager, Bell & Burnaby Funeral Directors
- Sandy Poelvoorde, Owner, Boyd's Funeral Services
- Nicole Renwick, Executive Director, Memorial Society of British Columbia

Debt Collection Advisory Group Members

January 1 - October 31, 2012 members:

- Jessie Hadley, Barrister & Solicitor, Community Legal Assistance Society
- Scott Hannah, President & CEO, Credit Counselling Society
- Margaret Johnson, President, Canadian Association of Independent Credit Counselling Agencies
- John Kim, Executive VP, Credit Bureau of Canada Collections
- William (Bill) Millar, Assistant Superintendent, Outreach Services (West), Office of Superintendent of Bankruptcy
- Les Mitchell, Vice President, Wolfco Bailiffs
- Murray K. Morrison, President, Morrison & Co Law Corporation
- Ron M. Philip, Retired Board Member of the Comox Valley Credit Union
- Peter Powers, Managing Partner, Accurate Effective Bailiffs Ltd.
- R.W. (Bob) Richards, Senior Vice President & COO, CBV Collection Services Ltd.
- R.D. (Bob) Webber, President, West Coast Court Bailiffs Inc.

Members as of November 1, 2012:

- Jessie Hadley, Staff Lawyer, Community Legal Assistance Society
- Jim Hanon, Owner, Terminal Bailiffs and Collectors
- Margaret Johnson, President, Solutions Credit Counselling Service
- Joanne McKee, Assistant Superintendent, Superintendent of Bankruptcy (Industry Canada)
- Murray Morrison, President, Morrison & Co Law Corporation
- Peter Powers, Managing Partner, Accurate Effective Group
- Gary Sandhu, Director, CBV Collection Services
- Darry Taylor, President, International Credit Assistance Ltd.
- Stacy Yanchuk Oleksy, Director of Education and Community Awareness, Credit Counselling Society

Telemarketing Advisory Group Members

(Members remained the same throughout the year)

- Bruce Bird, Interim Chair, North Fraser Chapter, Canadian Association for Retired Persons
- Wally Hill, VP Public Affairs & Communications, Canadian Marketing Association
- Peter Knowles, Customer Relations Manager, Empire Vehicle Solutions Inc.
- Jean Mitchell, Past President, BC Contact Centre Association
- Edward Soorany, President, Telacquire Marketing Group Inc.
- Ric Turpin, Retired Investigator, Competition Bureau
- Len Wolstenholme, Director Regulatory & Public Affairs, iMarketing Solutions Group Inc.

Travel Advisory Group Members

January 1 - October 31, 2012 members:

- Jim Alix, Independent Consumer Representative
- Scott Bonner, Managing Director, Midnight Sun Adventure Travel Inc.
- Dennis Cote, Commissioner, BC Utilities Commission
- Valerie Fisher, Partner, Quest Travel
- Bruce Fougner, President, Lloyds Travel Group
- Graham Gilbert, Consumer Representative
- Bill Huzar, Secretary, Consumers Council of Canada
- Herbert Lee, Managing Director, LTA Holidays (Canada) Ltd.
- Simone Lis, VP of Operations, BBB Lower Mainland BC
- Dave McCaig, President & COO, Association of Canadian Travel Agencies
- Gord McMorran, Vice President, Wolrige Mahon Limited
- Kyle Oram, CEO General Manager, KVI Travel
- Andy Shimizu, Chair, CITAP Advocacy Committee
- June Wing, Independent Consumer Representative

Members as of November 1, 2012:

- Marlene Brown, Regional Manager, ACTA BC/Yukon
- John Felice, VP Franchise Operations, Expedia CruiseShipCentres
- Bill Huzar, Past President & Secretary, Consumers Council of Canada
- Joanne Lang, Risk and Legal Manager, Flight Centre
- Herbert Lee, Managing Director, LTA Holidays (Canada)
- Suzanne Milino, Past VP, Service and Sales Delivery, BCAA
- Kyle Oram, CEO General Manager, KVI Travel
- Lynda Pasacreta, Past President and CEO, BBB (Mainland)
- Albert Tseng, President, Canadian Inbound Tourism Association

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PO Box 9244
Victoria, BC V8W 9J2

Headquarters:
307 - 3450 Uptown Boulevard
Victoria BC V8Z 0B9

Contact our Inquiry Centre at:
Phone: 604.320.1667
Toll Free: 1.888.564.9963
Fax: 250.920.7181
Email: info@consumerprotectionbc.ca

Contact our Licensing Department at:
Phone: 604.320.1664
Toll Free: 1.888.777.4393
Fax: 250.920.7181
Email: operations@consumerprotectionbc.ca

Motion Picture Classification:
Phone: 604.320.1667 ext 1914
Toll Free: 1.888.777.4393
Fax: 604.320.1655
Email: classadmin@consumerprotectionbc.ca

Website: www.consumerprotectionbc.ca
Blog: www.consumerprotectionbc.ca/blog
Facebook: www.facebook.com/ConsumerProtectionBC
Twitter: @ConsumerProBC

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